

<i>SERFF Tracking Number:</i>	<i>HUMA-127610957</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Humana Insurance Company</i>	<i>State Tracking Number:</i>	<i>49687</i>
<i>Company Tracking Number:</i>	<i>AR-14-2011</i>		
<i>TOI:</i>	<i>MS08I Individual Medicare Supplement -</i>	<i>Sub-TOI:</i>	<i>MS08I.012 Multi-Plan 2010</i>
	<i>Standard Plans 2010</i>		
<i>Product Name:</i>	<i>Humana RDHL Individual Medicare Supplement Plans</i>		
<i>Project Name/Number:</i>	<i>HRDHL Direct Marketing - Packet II/AR-14-2011</i>		

## Filing at a Glance

Company: Humana Insurance Company		
Product Name: Humana RDHL Individual Medicare Supplement Plans	SERFF Tr Num: HUMA-127610957 State: Arkansas	
TOI: MS08I Individual Medicare Supplement - Standard Plans 2010	SERFF Status: Closed-Filed-Closed	State Tr Num: 49687
Sub-TOI: MS08I.012 Multi-Plan 2010	Co Tr Num: AR-14-2011	State Status: Filed-Closed
Filing Type: Advertisement		Reviewer(s): Stephanie Fowler, Donna Lambert
	Authors: Michele Zabel, Paula Williamson, Bettina Ponds, Tammy House, Tiffany Turner, Seth Johnson	Disposition Date: 09/07/2011
	Date Submitted: 09/01/2011	Disposition Status: Filed-Closed
Implementation Date Requested: On Approval		Implementation Date:
State Filing Description:		

## General Information

Project Name: HRDHL Direct Marketing - Packet II	Status of Filing in Domicile: Not Filed
Project Number: AR-14-2011	Date Approved in Domicile:
Requested Filing Mode: Review & Approval	Domicile Status Comments:
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Individual Market Type:
Overall Rate Impact:	Filing Status Changed: 09/07/2011
	State Status Changed: 09/07/2011
Deemer Date:	Created By: Bettina Ponds
Submitted By: Bettina Ponds	Corresponding Filing Tracking Number:
Filing Description:	
Re: Humana Insurance Company, NAIC: 119, 73288, FEIN: 39-1263473	
Humana Reader's Digest Healthy Living Medicare Supplement Direct Marketing Ad Materials	

Humana Insurance Company is submitting the attached marketing material for your review and approval. We intend to utilize these pieces to market our individual Humana Reader's Digest Healthy Living Medicare Supplement Plans. The

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materials will be utilized in direct marketing mail campaigns.

1. GHHH59JHH – Direct Marketing Letter
2. GHHH59KHH – Buckslip
3. GHHH59IHH – Direct Marketing Outer Envelope
4. GHHH59CZHH – Direct Marketing Outer Envelope

Policy forms: ARMESRDA, ARMESRDF, ARMESRDF(HD), ARMESRDK, ARMESRDN.

Please contact me via SERFF, at bponds@humana.com, or at (502)580-0964 if you have any questions or require further information relative to this filing.

## Company and Contact

### Filing Contact Information

Bettina Ponds, Medicare Supplement Product bponds@humana.com  
Compliance Analyst  
500 W. Main St. 502-580-0964 [Phone]  
Louisville, KY 40202

### Filing Company Information

Humana Insurance Company	CoCode: 73288	State of Domicile: Wisconsin
1100 Employers Boulevard	Group Code: 119	Company Type: Life & Health
Green Bay, WI 54344	Group Name:	State ID Number:
(800) 558-4444 ext. [Phone]	FEIN Number: 39-1263473	

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## Filing Fees

Fee Required?	Yes
Fee Amount:	\$200.00
Retaliatory?	No
Fee Explanation:	\$50 per form (\$50 x 4forms = \$200)
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Humana Insurance Company	\$200.00	09/01/2011	51192916

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## Correspondence Summary

### Dispositions

<b>Status</b>	<b>Created By</b>	<b>Created On</b>	<b>Date Submitted</b>
Filed-Closed	Donna Lambert	09/07/2011	09/07/2011

<i>SERFF Tracking Number:</i>	<i>HUMA-127610957</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Company Tracking Number:</i>	<i>AR-14-2011</i>		
<i>TOI:</i>	<i>MS08I Individual Medicare Supplement -</i>	<i>Sub-TOI:</i>	<i>MS08I.012 Multi-Plan 2010</i>
	<i>Standard Plans 2010</i>		
<i>Product Name:</i>	<i>Humana RDHL Individual Medicare Supplement Plans</i>		
<i>Project Name/Number:</i>	<i>HRDHL Direct Marketing - Packet II/AR-14-2011</i>		

## Disposition

Disposition Date: 09/07/2011

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

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<b>Schedule</b>	<b>Schedule Item</b>	<b>Schedule Item Status</b>	<b>Public Access</b>
<b>Supporting Document</b>	Statement of Variability	Filed-Closed	Yes
<b>Form</b>	Direct Marketing Letter	Filed-Closed	Yes
<b>Form</b>	Direct Marketing Buckslip	Filed-Closed	Yes
<b>Form</b>	Direct Marketing Outer Envelope	Filed-Closed	Yes
<b>Form</b>	Direct Marketing Outer Envelope	Filed-Closed	Yes

SERFF Tracking Number: HUMA-127610957 State: Arkansas

Filing Company: Humana Insurance Company State Tracking Number: 49687

Company Tracking Number: AR-14-2011

TOI: MS08I Individual Medicare Supplement - Sub-TOI: MS08I.012 Multi-Plan 2010  
Standard Plans 2010

Product Name: Humana RDHL Individual Medicare Supplement Plans

Project Name/Number: HRDHL Direct Marketing - Packet II/AR-14-2011

## Form Schedule

### Lead Form Number:

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed-Closed 09/07/2011	GHHH59JH H	Advertising	Direct Marketing Letter	Initial		0.000	GHHH59JHH - HUM-RD Med Supp (5 Ways) Letter (filing) (2).pdf
Filed-Closed 09/07/2011	GHHH59K HH	Advertising	Direct Marketing Buckslip	Initial		0.000	GHHH59KHH - HUM-RD Med Supp (5 Ways) Buckslip (filing).pdf
Filed-Closed 09/07/2011	GHHH59IH H	Advertising	Direct Marketing Outer Envelope	Initial		0.000	GHHH59IHH - HUM-RD Med Supp (5 Ways) Envelope (filing).pdf
Filed-Closed 09/07/2011	GHHH5CZ HH	Advertising	Direct Marketing Outer Envelope	Initial		0.000	GHHH5CZHH - HUM-RD Med Supp (5 Ways) Alt Envelope (filing).pdf

**[LETTER FRONT:]**

**The purpose of this communication is the solicitation of insurance. Contact will be made by a licensed insurance agent/producer or insurance company.**

[Sample A. Sample  
123 Main Street  
Anytown, USA 00000-0000  
!9529708587!]

[Image of active seniors]

**Humana and Reader's Digest can offer  
you these five ways to support your health.**

Dear [Sharon]:

[Now] Humana and Reader's Digest are working together to help Medicare members like you live longer, healthier, happier lives.

**Introducing Humana Reader's Digest Healthy Living Medicare Supplement  
Insurance Plans.**

First of all, you may get many of the benefits you're looking for when you purchase a Medicare Supplement insurance plan – the freedom to see any doctor who accepts Medicare patients, no network restrictions, coverage for many of the costs Medicare doesn't cover, and more.

Then, you may get more than you'd expect in five more, important ways:

1. Dental and vision coverage included
2. Health and wellness information\*
3. Mind-sharpening puzzles and games\*
4. Local health classes, seminars, and workshops\*
5. Discounts on books at [RD.com] [readersdigest.com/humana]\*

Call now for more information and this free booklet[!]  
[and get help with your application!]  
[1-866-887-2303 (TTY: 711)  
Monday – Friday, 8 a.m. – 8 p.m.]

[Brochure]

## [LETTER - INSIDE LEFT PAGE]

### [1.] Dental and vision coverage included.

Unlike some other plans where dental and vision are add-ons, all our plans include this coverage. Keeping up to date with your dental and vision checkups can help detect other conditions early on. Vision and dental – just one way we give you more than you may expect from a Medicare Supplement plan.

Humana and Reader's Digest – making it simpler to take care of your health.

### [2.] Health and wellness facts at your fingertips.

Reader's Digest enriches the lives of millions of people all over the world with their trusted health information. As a policyholder, you'll get the **Reader's Digest Healthy Living Bulletins\*** on the latest health and wellness topics. They're full of practical how-to advice that can make a difference for you, now and in the future.

No matter what your personal health goals are, health and wellness education can help. Find out how to live a healthier, more fulfilled life with the award-winning<sup>†</sup> **Humana Active Outlook®** Program\*. Enjoy great features like **HAO** Magazine, personalized health support, **HumanaActiveOutlook.com**, and community events like engaging classes, health education seminars, workshops, and volunteer fairs. **Humana Active Outlook** is part of your plan at no additional cost.

<sup>†</sup>**Humana Active Outlook** has won more than 100 prestigious national publishing honors from competitions including the APEX Awards for Publication Excellence and the MarCom Awards.

### [3.] Games and puzzles: Good for your mind, and just plain fun.

Minds need exercise, too. So we're offering you free copies of the **Reader's Digest Mind Stretcher** series\* – puzzles designed to sharpen your mind and help keep it that way. That's a real advantage because a sharp mind plays an important role in good overall health.

### [4.] Enjoy local classes, workshops, health education seminars and more.

Find out how to take better care of your health at events, some of which may be near you\*. Through **Humana Active Outlook**, you can learn about nutrition, exercise, chronic health issues, and more. Plus, you can get a health screening, ask questions of health experts, and make new friends. Access to these events is yours at no additional cost.

### [5.] Discounts from the Reader's Digest Online Store.

You can also get discounts on popular health books from the **Reader's Digest Healthy Living library\***. Titles include *Food Cures*, *Long Life Prescription*, and *What Works*,



*What Doesn't.* Ordering online is simple, and it's easy to have your books delivered to your door.

FROM HUMANA and READER'S DIGEST

Call now for more information and this free booklet [and to get help with your application]  
at  
[1-866-887-2303 (TTY: 711)  
Monday – Friday, 8 a.m. – 8 p.m.]

Licensed Medicare Supplement insurance agents/producers are standing by.

**\*The programs and services described in this section are not insurance and are neither contractually offered nor guaranteed under our Medicare Supplement insurance policies. These programs and services may be provided by a third party, discontinued at any time, and are subject to geographic availability.**

**[LETTER BACK]**

**Humana Reader's Digest Healthy Living Supplement Medicare Insurance Plans** – products that help you take charge of your health.

You've waited long enough for a Medicare Supplement insurance plan this thorough. Don't wait any longer. Get our free booklet and find out more about the **five important things** most other plans won't give you. Call [1-866-887-2303 (TTY: 711)] to learn more today. [Or visit URL.com.]

Sincerely,

Sincerely,

[John A. Sample  
Lorem ipsum Dolores  
Mesq tin ipem,  
Humana

John A. Sample  
Lorem ipsum Dolores  
Mesq tin ipem,  
Reader's Digest]

**PS:** If you want insurance that gives you a lot for your healthcare dollar and that's simple to use and understand, one of these Humana Medicare Supplement insurance plans may be right for you. You'll get all the benefits you need in a single plan, **including dental and vision coverage**.

Call now for more information and this free booklet[!]  
[and to get help with your application!]  
[1-866-887-2303 (TTY: 711)  
Monday – Friday, 8 a.m. – 8 p.m.]

[Booklet]

**Not connected with or endorsed by the U.S. government or the federal Medicare program.**

**Insured by Humana Insurance Company.** Calls will be answered by licensed Medicare Supplement insurance agents/producers. Medicare Supplement insurance plans are available to those enrolled in Parts A and B of Medicare due to age and are also available in some states to under 65 disabled Medicare recipients. Coverage is limited to Medicare eligible expenses. Benefits vary by insurance plan and the premium will vary with the amount of benefits selected. Depending on the insurance plan chosen, you may be responsible for deductibles and coinsurance before benefits are payable. These policies may have exclusions and limitations; please call your agent/producer or Humana for complete details of coverage and costs. Policy form series MESRD or state equivalent.

The Humana Reader's Digest Healthy Living Medicare Supplement Plans carry the Reader's Digest name and Humana pays a royalty fee to Reader's Digest. Amounts paid are used for the general purposes of Reader's Digest and its subscribers. Neither Reader's Digest nor its affiliate is the insurer.

Humana Inc., PO Box 70209, Louisville, KY 40270-0209

[10% Post-Consumer Material]

GHHH59JHH

**[BUCKSLIP FRONT]**

**The purpose of this communication is the solicitation of insurance. Contact will be made by a licensed insurance agent/producer or insurance company.**

[Image of active seniors]

## **Two names you can trust. Five ways we support your health.**

The new **Humana Reader's Digest Healthy Living Medicare Supplement Insurance Plans** have a lot to offer, starting with:

1. Dental and vision coverage included
2. Health and wellness information\*
3. Mind-sharpening puzzles and games\*
4. Local health classes, seminars, and workshops\*
5. Discounts on books at [RD.com] [readersdigest.com/humana]\*

**\*The programs and services described in this section are not insurance and are neither contractually offered nor guaranteed under our Medicare Supplement insurance policies. These programs and services may be provided by a third party, discontinued at any time, and are subject to geographic availability.**

Call now for more information [and to get help with your application]:

[1-866-887-2303 (TTY: 711)]

Monday – Friday, 8 a.m. – 8 p.m.]

[Humana Reader's Digest Logo]

[BUCKSLIP BACK]

Here's one more thing you can't get anywhere else.  
And it's free.

[Booklet]

**Humana Reader's Digest Healthy Living Plans** offer something else for you. It's a free copy of *A Plan I Can Understand. A Partnership I Can Trust: What to Look for in a Medicare Supplement Insurance Plan*. **Get your fact-filled booklet today and see how we're making your Medicare Supplement insurance plans simpler than ever.**

Call now for this free booklet at  
[1-866-887-2303 (TTY: 711)  
Monday – Friday, 8 a.m. – 8 p.m.]

**Not connected with or endorsed by the U.S. government or the federal Medicare program.**

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Humana Inc., PO Box 70209, Louisville, KY 40270-0209

[Humana Reader's Digest Logo]

**[OE FRONT:]**

**Humana Inc.**

PO Box 70209

Louisville, KY 40270-0209

INSIDE: The five things most Medicare Supplement insurance plans don't give you (and how you can get them).

Details inside.

[Humana/Reader's Digest logo]

**[OE BACK:]**

Introducing the **Humana Reader's Digest Healthy Living Medicare Supplement Plans.**

Get more than you may expect from a Medicare Supplement insurance plan.

Details inside.

**Insured by Humana Insurance Company (Kentucky – Humana Insurance Company of Kentucky, Louisiana – Humana Health Benefit Plan of Louisiana, Inc.). Not connected with or endorsed by the U.S. government or the federal Medicare program.**

[Humana/Reader's Digest logo]

[10% Post-Consumer Material]

**[OE FRONT:]**

**Humana Inc.**

PO Box 70209

Louisville, KY 40270-0209

If you think all Medicare Supplement Insurance plans are alike,  
we're about to change your mind

*Open to find out about the [new] **Humana Reader's Digest Healthy Living Medicare Supplement Plans** from Humana and Reader's Digest.*

[Humana/Reader's Digest logo]

**[OE BACK:]**

INSIDE: Discover how you can make a change for the better  
in your Medicare coverage.

**Insured by Humana Insurance Company (Kentucky – Humana Insurance Company of Kentucky, Louisiana – Humana Health Benefit Plan of Louisiana, Inc.). Not connected with or endorsed by the U.S. government or the federal Medicare program.**

[Humana/Reader's Digest logo]

[10% Post-Consumer Material]

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## Supporting Document Schedules

	<b>Item Status:</b>	<b>Status</b>
<b>Satisfied - Item:</b>		
<b>Comments:</b>		
<b>Attachment:</b>		
SOV DM Mail Packet #2.pdf	Filed-Closed	09/07/2011

**STATEMENT OF VARIABILITY  
FOR  
GHHH59JHH, GHHH59KHH, GHHH59IHH, GHHH5CZHH**

**On All Forms**

- [Humana Reader's Digest Logo] → bracketed to identify placement of logo
- [Photo of active seniors] → bracketed for appropriate image. To use image or not and what image to use may be dictated by market testing
- Address, telephone numbers and hours of operation → bracketed so they may be updated as needed and required
- [10% Post-Consumer Material] → appears if printing is on recycled paper, if not available it is removed.

**GHHH59JHH Specific**

- [Letter – Front] [Letter- Back] [Letter - Inside Left Page] → these are bracketed for internal and reviewer's use to indicate page placement
- [Sample A. Sample] → where prospect's name and address will appear
- [Now] → bracketed to use or not
- (RD.com) [readersdigest.com/humana] → bracketed for option to direct to appropriate URL
- [Brochure] [Booklet] → bracketed to updated with brochure name and/or image once approved
- [and to get help with your application] → bracketed to use or not
- [or visit URL.com]] → bracketed to insert correct URL and also to use or not depending on if URL is approved in state where piece is marketed
- [John a. Sample, Humana and Reader's Digest] → bracketed to update with appropriate signature information

**GHHH59KHH Specific**

- [Buckslip Front] [Buckslip Back] → these are bracketed for internal and reviewer's use to indicate page placement
- [Brochure] [Booklet] → bracketed to updated with brochure name and/or image once approved

**GHHH59IHH and GHHH5CZHH Specific**

- [OE Front] [OE Back] → these are bracketed for internal and reviewer's use to indicate page placement